

State of Illinois

Department of Financial and Professional Regulation Division of Financial Institutions

LICENSE NO.
CI.0004984-H
NMLS: 1505243

The person, firm, or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below:

EXPIRES:
12/31/2025

Issue Date
09/02/2025

Consumer Installment License Certificate



Kentucky Higher Education Student Loan Corporation
JENNIFER STEMM
10180 LINN STATION ROAD, SUITE C200
LOUISVILLE, KY 40223

IN TESTIMONY
WHEREOF, I hereunto
subscribe my name and
affix the seal of my office
the day and year first
written.



Has complied with Section 8 of the Consumer Installment Loan Act and has paid the annual renewal fee required by said Act for the calendar year ending December 31, 2025. Therefore, I, Francisco Menchaca, Director, Division of Financial Institutions of the State of Illinois, for and on behalf of the People of the State, do hereby authorize and empower this corporation to conduct business in accordance with the provisions of the Consumer Installment Loan Act, 205 ILCS 670. This license is granted upon the express condition that said licensee shall observe and obey all laws of the State of Illinois, which are now in force regulating or relating to said business. This license shall be in full force and effect for the period ending December 31, 2025, or until surrendered by the licensee or revoked in accordance with the provisions of the Act.

Mario Treto, Jr.
Secretary

Francisco Menchaca
Director

The official status of this license can be verified at IDFPR.illinois.gov

2114478

Cut on Dotted Line ✂

For future reference, IDFPR is now providing each person/business a unique identification number, 'Access ID', which may be used in lieu of a social security number, date of birth or FEIN number when contacting the IDFPR. Your Access ID is: 677140

State of Illinois

Department of Financial and Professional Regulation Division of Financial Institutions

LICENSE NO.
CI.0004985-OBA

The person, firm, or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below:

EXPIRES:
12/31/2025

Consumer Installment License Certificate

Issue Date
09/03/2025



THIS IS TO CERTIFY

Kentucky Higher Education Student Loan Corporation
JENNIFER STEMM
PO BOX 24266
LOUISVILLE, KY 40224-0266

IN TESTIMONY
WHEREOF, I hereunto
subscribe my name and
affix the seal of my office
the day and year first
written.

Has complied with Section 12 of the Consumer Installment Loan Act to receive an Other Business Authorization. Therefore, I, Francisco Menchaca, Director, Division of Financial Institutions of the State of Illinois, for and on behalf of the People of the State, do hereby authorize and empower this corporation to conduct business of

SHARING PREMISES WITH OTHER AFFILIATED BUSINESSES

This authorization is granted upon the express condition that said corporation shall observe and obey all laws of the State of Illinois which now are in force regulating or relating to said business. This authorization shall be in full force and effect for the period ending December 31, 2025, or until it is surrendered by the licensee or revoked in accordance with the provisions of the Act.



Mario Treto, Jr.
Secretary

Francisco Menchaca
Director

The official status of this license can be verified at IDFPR.illinois.gov

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State of Illinois

Department of Financial and Professional Regulation Division of Financial Institutions

LICENSE NO.
CI.0004986-OBA

The person, firm, or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below:

EXPIRES:
12/31/2025

Consumer Installment License Certificate

Issue Date
09/03/2025



THIS IS TO CERTIFY

Kentucky Higher Education Student Loan Corporation
JENNIFER STEMM
PO BOX 24266
LOUISVILLE, KY 40224-0266

IN TESTIMONY
WHEREOF, I hereunto
subscribe my name and
affix the seal of my office
the day and year first
written.

Has complied with Section 12 of the Consumer Installment Loan Act to receive an Other Business Authorization. Therefore, I, Francisco Menchaca, Director, Division of Financial Institutions of the State of Illinois, for and on behalf of the People of the State, do hereby authorize and empower this corporation to conduct business of

LOANS UNDER 9%

This authorization is granted upon the express condition that said corporation shall observe and obey all laws of the State of Illinois which now are in force regulating or relating to said business. This authorization shall be in full force and effect for the period ending December 31, 2025, or until it is surrendered by the licensee or revoked in accordance with the provisions of the Act.



Mario Treto, Jr.
Secretary

Francisco Menchaca
Director

The official status of this license can be verified at IDFPR.illinois.gov

2114505

Cut on Dotted Line ✂

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